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	Filing Date		2004-03-26	
	First Named Inventor	Blayn Beenau		
	Art Unit	3621		
	Examiner Name	Kamal, Shahid		
Attorney Docket Number		54022.4600		

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	3	61-100436	JP		1986-05-19	Toppa Moore Co. Ltd.		<input type="checkbox"/>

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4	DE 3941070	DE	1991-06-13	Dirk Lenhartz	<input type="checkbox"/>
5	WO 91/08910	WO	1991-06-27	Dirk Lenhartz	<input type="checkbox"/>
6	GB 2281714	GB	1995-03-15	Baratin, Ltd.	<input type="checkbox"/>
7	EP 0735505	EP	1996-10-02	Tokai Ricks Co., Ltd.	<input type="checkbox"/>
8	WO 97/09688	WO	1997-03-13	Microsoft Corporation	<input type="checkbox"/>
9	DE 19741726	DE	1997-09-22	Raekhamnan, et al.	<input type="checkbox"/>
10	WO 98/22291	WO	1998-05-28	Eastman Chemical Company	<input type="checkbox"/>
11	EP 0854461	EP	1998-07-22	NCR International Inc.	<input type="checkbox"/>
12	WO 99/49424	WO	1999-09-30	Orbis Patents Ltd.	<input type="checkbox"/>
13	2000-011109	JP	2000-01-14	Citicorp Development Center	<input type="checkbox"/>
14	WO 00/49586	WO	2000-08-24	Orbis Patents Ltd.	<input type="checkbox"/>

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15	2300241	CA		2000-09-08	Lenexa Card, LLC	<input type="checkbox"/>
16	WO 00/73989	WO		2000-12-07	Gemplus	<input type="checkbox"/>
17	WO 01/13320	WO		2001-02-22	Ahrens, et al.	<input type="checkbox"/>
18	WO 01/18745	WO		2001-03-15	American Express TRS (1.7916)	<input type="checkbox"/>
19	WO 01/25872	WO		2001-04-12	Perfect Plastic Printing Corp	<input type="checkbox"/>
20	EP 1115095	EP		2001-07-11	Orbis Patents Ltd.	<input type="checkbox"/>
21	WO 01/78024	WO		2001-10-18	Mastercard Int'l Inc.	<input type="checkbox"/>
22	GB 2361790	GB		2001-10-31	Cast Technologies Ltd.	<input type="checkbox"/>
23	WO 01/86599	WO		2001-11-15	Supercorn, Ltd.	<input type="checkbox"/>
24	DE 10203926	DE		2002-01-31	Brandt, et al.	<input type="checkbox"/>
25	2002-032687	JP		2002-01-31	Galkken, Co., Ltd.	<input type="checkbox"/>

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26	EP 1199684	EP		2002-04-24	Marconi Commerce Systems		<input type="checkbox"/>
27	2002-133336	JP		2002-05-10	Nippon Telegraph & Telephone		<input type="checkbox"/>
28	2002-163585	JP		2002-06-07	Matsushita Electric Ind Co., Ltd.		<input type="checkbox"/>
29	2002-183443	JP		2002-06-28	JCB KK		<input type="checkbox"/>
30	WO 02/067190	WO		2002-08-29	Bank of America Corp.		<input type="checkbox"/>
31	WO 04/52657	WO		2004-06-24	American Express TRS		<input type="checkbox"/>
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	2	CAREY, Gordon, "Multi-tier Copay," Pharmaceutical Executive, 02/2000	<input type="checkbox"/>

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3	DERFLER, "How Networks Work," Bestseller Edition 1996, Ziff-Davis Press, Emeryville, CA, all pages	<input type="checkbox"/>
4	WHITE, "How Computers Work," Millennium Edition, 1999, Que Corporation, Indianapolis, IN, all pages	<input type="checkbox"/>
5	GRALIA, "How the Internet Works," Millennium Edition, 1999, Que Corporation, Indianapolis, IN, all pages	<input type="checkbox"/>
6	MULLER, "Desktop Encyclopedia of the Internet," 1999, Artech House Inc., Norwood, MA, all pages	<input type="checkbox"/>
7	"The Bank Credit Card Business," American Bankers Association, 1996, all pages	<input type="checkbox"/>
8	MENEZES, et al., "Handbook of Applied Cryptography," 1997, CRC Press, Chapter 10	<input type="checkbox"/>
9	Provisional application serial number 60/395,606, filed on July 15, 2002	<input type="checkbox"/>
10	"Credit Card Offer Travelers New Benefit," PR Newswire, 08/05/1987	<input type="checkbox"/>
11	"Inside's Next Gen Smart Card: The French company plans to introduce an RFID card that uses a 16-bit microprocessor and new encryption technology," RFID Journal, 10/29/2002	<input type="checkbox"/>
12	"New Evidence about Positive Three-Tier Co-Pay Performance Presented at Express Scripts 2000 Outcomes Conference," PR Newswire Association, Inc., 06/28/2000	<input type="checkbox"/>
13	"Prestige Credit Cards: Those Pricey Plastics," Changing Times, 04/1986	<input type="checkbox"/>

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14	"Shell Introduces Optional Credit Card," The Associated Press, 09/03/1985	<input type="checkbox"/>
15	"Shell Introducing Expanded 'Signature' Credit Card," Tulsa Business Chronicle, 09/05/1985	<input type="checkbox"/>
16	"Shell-Oil: Introduces Shell Signature Travel and Entertainment Credit Card," Business Wire, 09/03/1985	<input type="checkbox"/>

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